

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dwayne Lee Carr
Niurca Zenaida Carr
Debtors

Case No. 17-00987-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 01, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dwayne Lee Carr, Niurca Zenaida Carr, 203 Sunset Drive, New Cumberland, PA 17070-3062
4895391	+ BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4895392	+ BOULDER LEGAL GROUP, LAW OFFICES OF CAMRON HOORFAR, 202 SW MARKET STREET, LEES SUMMIT, MO 64063-2314
4895394	CB/CHILDRENSPLACE, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
4895395	CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
4895396	+ CENTRAL LOAN, 425 PHILLIPS BLVD, EWING, NJ 08618-1430
4895402	+ FNB OMAHA, 1620 DODGE STREET, OMAHA, NE 68197-0003
5400189	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5387452	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5387453	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Drive Fishers, IN 46037-9764
4895403	+ GLOBAL CLIENT SOLUTIONS, 4500 SOUTH 129TH EAST AVE, SUITE 177, TULSA, OK 74134-5801
4947273	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
4895407	+ LOAD & LOCK SELF STORAGE, 1587 S MAIN STREET, CHAMBERSBURG, PA 17201-9201
5400188	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
4895409	ORCHARD HILLS MGMT LLC, 2 APPLE ALLEY, CARLISLE, PA 17015
4950422	+ Pingora Loan Servicing, LLC, C/O Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
5158679	+ Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263, Dallas, TX 75266-0263
5158680	+ Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263, Dallas, TX 75299, Pingora Loan Servicing, LLC c/o Flagstar Bank, FSB 75266-0263
4895425	+ VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET, CLEVELAND, OH 44199-9904

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 01 2021 22:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4895390	+ EDI: GMACFS.COM	Oct 01 2021 22:53:00	ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004
4897655	EDI: GMACFS.COM	Oct 01 2021 22:53:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4895393	EDI: CAPITALONE.COM	Oct 01 2021 22:53:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4895399	+ EDI: CITICORP.COM	Oct 01 2021 22:53:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4932265	+ EDI: WFNNB.COM	Oct 01 2021 22:53:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4895400	EDI: PENNDEPTREV	Oct 01 2021 22:53:00	COMM OF PA DEPT OF REVENUE, BUREAU

			OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4895400	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 01 2021 18:44:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4895401	+ Email/PDF: creditonebknofications@resurgent.com	Oct 01 2021 18:49:21	CREDITONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
4941499	EDI: BL-BECKET.COM	Oct 01 2021 22:53:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4948479	+ Email/Text: bankruptcy@cavps.com	Oct 01 2021 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4895423	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 01 2021 18:44:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4895404	+ EDI: HY11.COM	Oct 01 2021 22:53:00	HYUNDAI MOTOR FINANCE CO, BANKRUPTCY DEPARTMENT, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
4947274	+ EDI: HY11.COM	Oct 01 2021 22:53:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
4895405	EDI: IRS.COM	Oct 01 2021 22:53:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4895397	Email/Text: info@pamd13trustee.com	Oct 01 2021 18:44:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4895398	EDI: JPMORGANCHASE	Oct 01 2021 22:53:00	CHASE AMAZON, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081
4895406	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 01 2021 18:44:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
4922717	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2021 18:49:21	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4939420	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2021 18:49:21	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4935816	+ EDI: MID8.COM	Oct 01 2021 22:53:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4895408	EDI: AGFINANCE.COM	Oct 01 2021 22:53:00	ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 6042, SIOUX FALLS, SD 57117-6042
4938838	EDI: AGFINANCE.COM	Oct 01 2021 22:53:00	OneMain Financial, PO BOX 3251, EVANSVILLE, IN 47731-3251
4895410	+ EDI: RMSC.COM	Oct 01 2021 22:53:00	PAYPAL CREDIT, BANKRUPTCY NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
4999474	EDI: PRA.COM	Oct 01 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4999475	EDI: PRA.COM	Oct 01 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4949342	EDI: PRA.COM	Oct 01 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4895616	+ EDI: RECOVERYCORP.COM	Oct 01 2021 22:53:00	PRA Receivables Management, LLC, PO Box

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			41021, Norfolk, VA 23541-1021
4934284	EDI: Q3G.COM	Oct 01 2021 22:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4895411	+ EDI: CITICORP.COM	Oct 01 2021 22:53:00	SUNOCO/CITI, CREDIT CARD CENTER, PO BOX 6407, SIOUX FALLS, SD 57117-6407
4895412	+ EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/DSGI, PO BOX 965005, ORLANDO, FL 32896-5005
4895413	EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/HDNAHF, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
4895414	EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/HHGREG, PO BOX 965061, ORLANDO, FL 32896-5061
4895415	EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/JCP, BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
4895416	+ EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
4895417	+ EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
4895418	EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/ONDC, ATTN: BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
4895419	+ EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/SAM'S, PO BOX 965005, ORLANDO, FL 32896-5005
4895420	+ EDI: RMSC.COM	Oct 01 2021 22:53:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
5109948	+ Email/Text: bncmail@w-legal.com	Oct 01 2021 18:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5109947	+ Email/Text: bncmail@w-legal.com	Oct 01 2021 18:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4895421	+ EDI: WTRNBANK.COM	Oct 01 2021 22:53:00	TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4911866	+ Email/Text: bncmail@w-legal.com	Oct 01 2021 18:44:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4895422	+ EDI: CITICORP.COM	Oct 01 2021 22:53:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4895424	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 01 2021 18:44:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Dwayne Lee Carr DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com
Dorothy L Mott	on behalf of Debtor 2 Niurca Zenaida Carr DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Dwayne Lee Carr karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com
Kara Katherine Gendron	on behalf of Debtor 2 Niurca Zenaida Carr karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com ksweeney@lavin-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

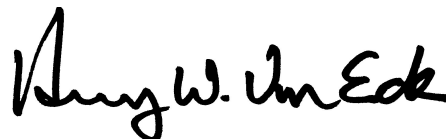
Debtor 1	Dwayne Lee Carr	Social Security number or ITIN	xxx-xx-1518
	First Name Middle Name Last Name	EIN	--
Debtor 2	Niurca Zenaida Carr	Social Security number or ITIN	xxx-xx-5155
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-00987-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne Lee Carr

Niurca Zenaida Carr
fka Niurca Zenaida Wehler**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christopher Gambini, Deputy Clerk10/1/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.